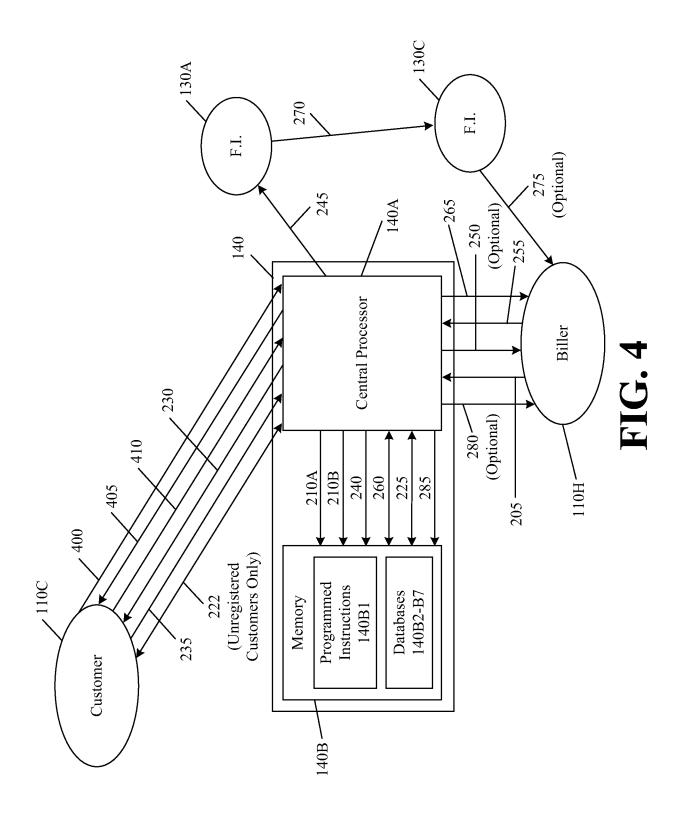


FIG. 3



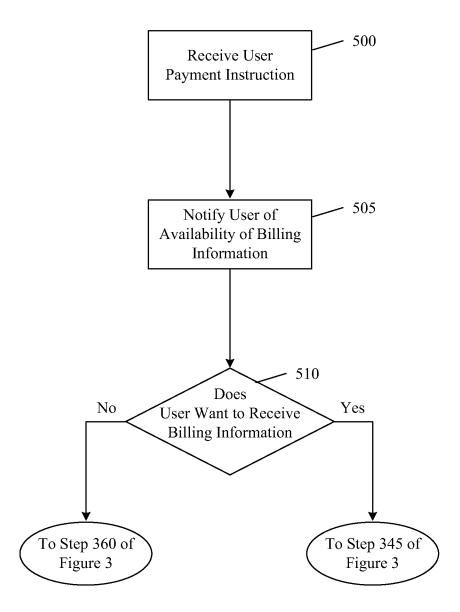


FIG. 5

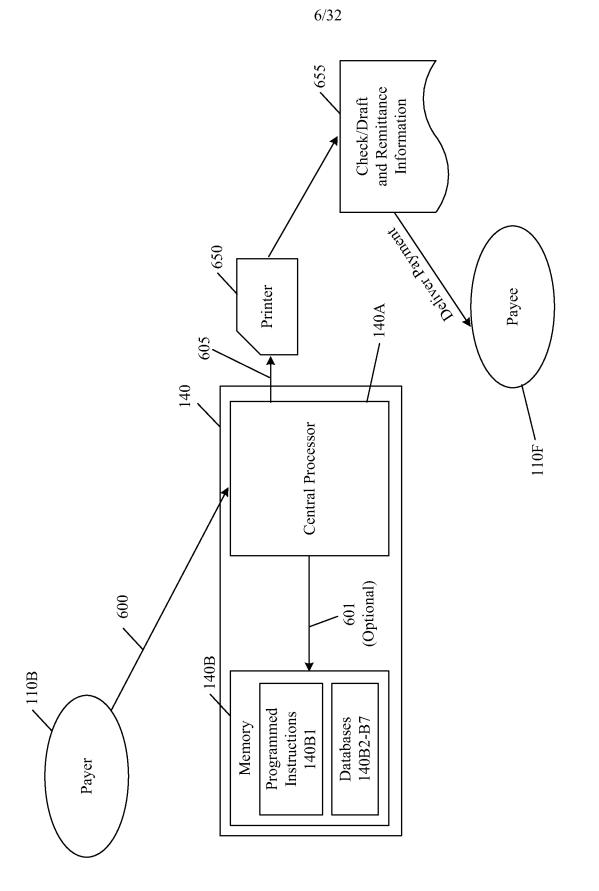


FIG. 6

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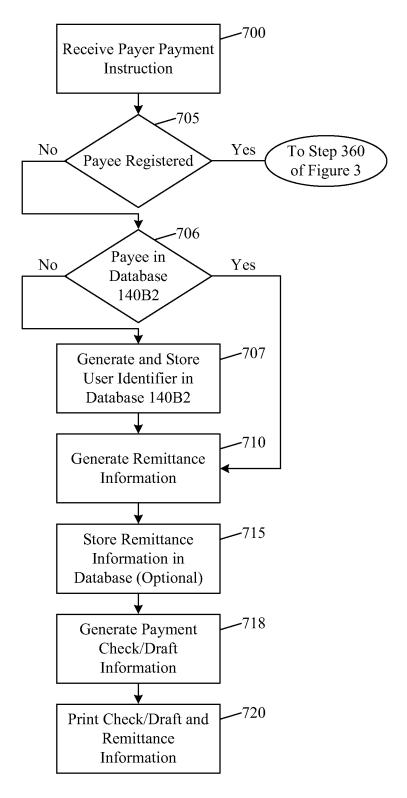


FIG. 7

800

			\mathcal{N}
			↓ .
Reg	FI Identifier	Billing Information	Remittance Information
Y	I PA DA	YES	YES
Y	_J PA	NO	NO
Y	K PA DA	YES	NO
N	UNKNOWN	YES	NO
Y	L DA PA	NO	YES
N	UNKNOWN	NO	YES
N	UNKNOWN	YES	YES
Y	K PA DA	YES	YES
Y	I PA DA	YES	YES
Y	J PA DA	YES	YES
Y	K PA DA	YES	YES
Y	L PA L DA	YES	YES
*	\	<u> </u>	<u> </u>
310	815	820	825
	Y Y Y N N N Y Y Y Y Y Y Y Y Y Y Y Y Y Y	Reg Identifier Y I PA Y J PA Y K PA DA N UNKNOWN Y L DA PA N UNKNOWN N UNKNOWN N UNKNOWN Y K PA DA Y I PA DA Y J PA Y DA Y L PA DA Y J DA Y L PA DA Y L PA DA Y DA	Reg Identifier Information Y I PA DA YES Y J PA NO NO Y K PA DA YES N UNKNOWN YES Y L DA PA NO NO N UNKNOWN NO N UNKNOWN YES Y K PA DA YES Y J PA YES Y J PA YES Y K DA YES Y L PA YES Y L PA YES Y L DA YES

FIG. 8

905		910			
User/	stered Biller iifiers		ling nation		
Use	er A	Y	es		
Use	er E	Y	Yes		
Use	er H	Y	es		
Us	er I	Yes			
Us	er J	Yes			
Use	er K	Yes			
User L		Yes			
		_	_		
	,	—			
1	n	n			

FIG. 9

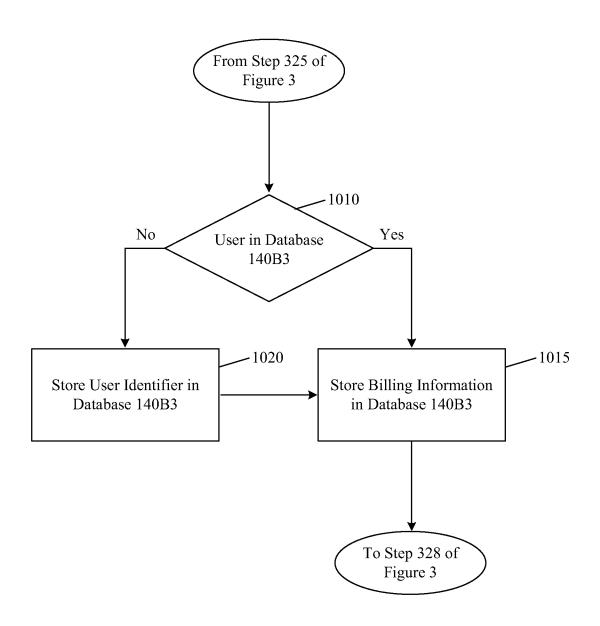


FIG. 10

1105	1110		
Registered User/Customer Identifiers	Billing Information		
User A	Yes		
User C	Yes		
User G	Yes		
User H	Yes		
User I	Yes		
User K	Yes		
User L	Yes		
+	\		
n	n		

FIG. 11

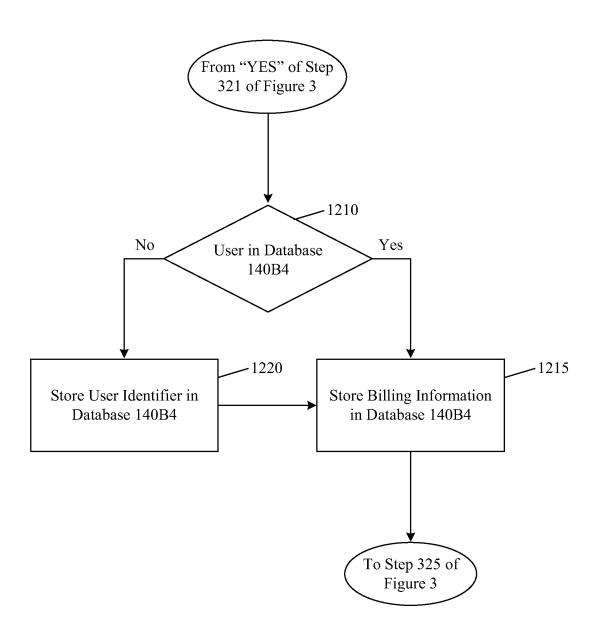


FIG. 12

1305		1310		
User/C	istered ustomer ifiers		ling nation	
Use	er D	Yes		
Use	er G	Yes		
•	,	+		
1	n	n		

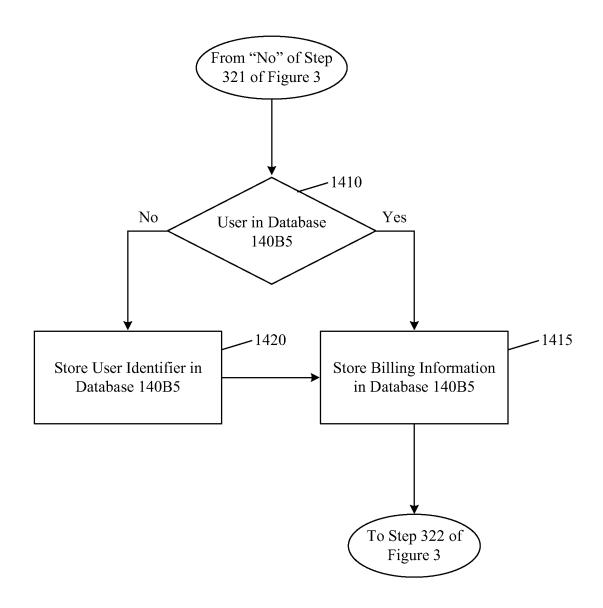


FIG. 14

1501	1502	1503 15	1504	1505	1506	1507
Payee Identifier	Street Address	City	State	Zip Code	Payee Phone Number	Consumer Account Nun
Payee 1	1216 Morning Glory	Bridgeport	00	11112-2222	CO 11112-2222 (555) 555-0000	55897B7-4
Payee 2	1311 1st Street	Central City	CA	00000-0001	CA 00000-0001 (555) 555-5568	4586-58C-4
Payee 3	748 Elm Place	Townson	OR	00200-1256	00200-1256 (555) 555-7896	None
Payee 4	7868 Business Rd.	Dallas	XI	00620-8989	00620-8989 (555) 555-0004	585DB-7

FIG. 15

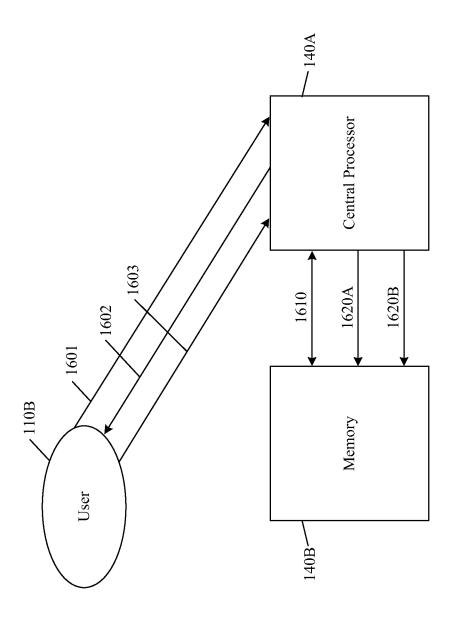


FIG. 16

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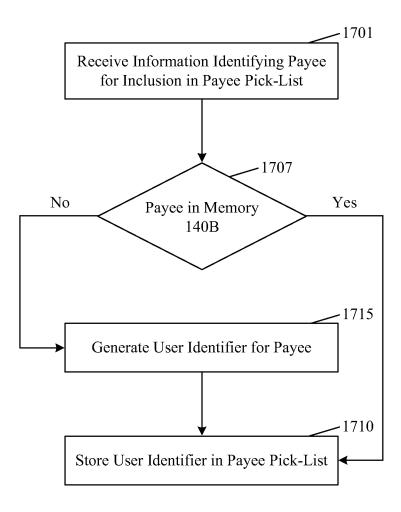


FIG. 17

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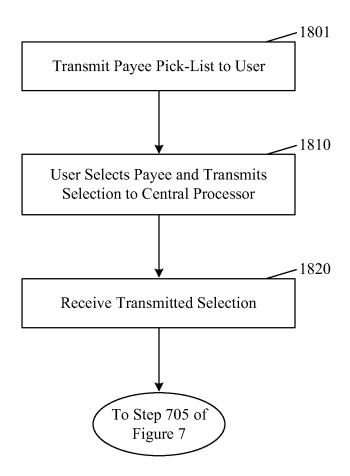


FIG. 18

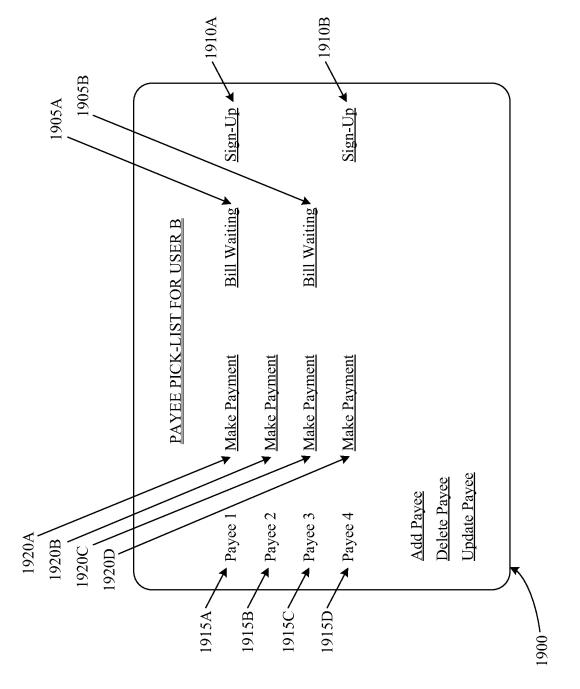


FIG. 19

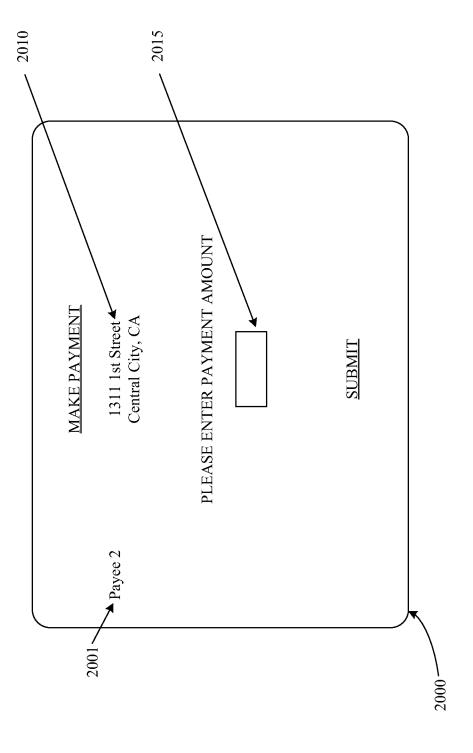


FIG. 20

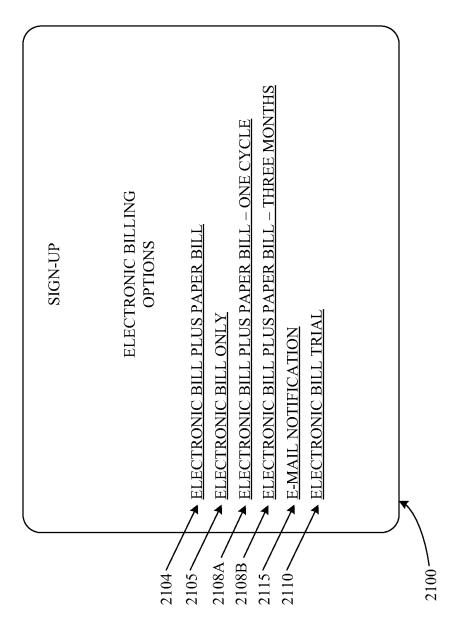
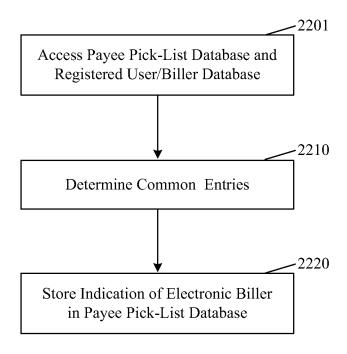


FIG. 21



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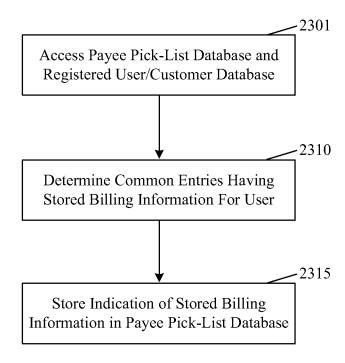
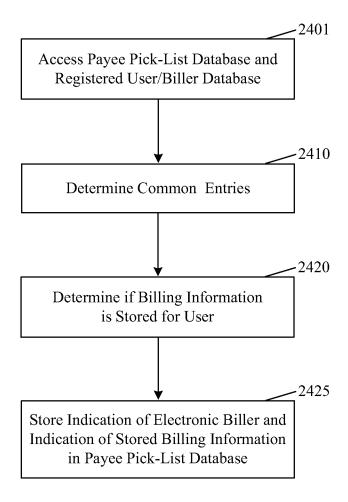


FIG. 23



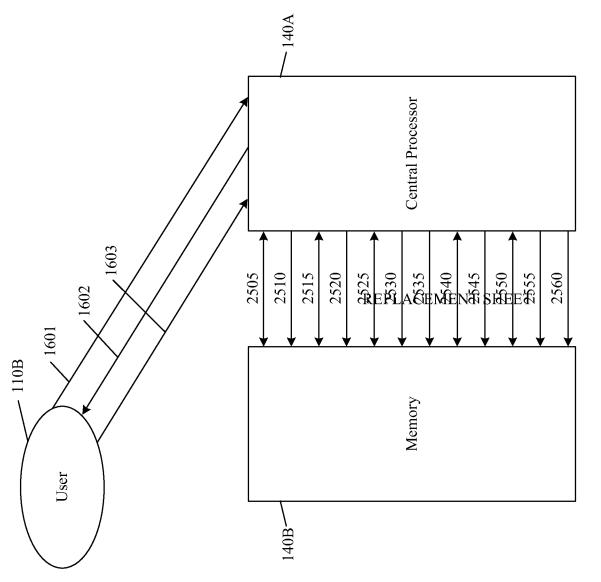


FIG. 25

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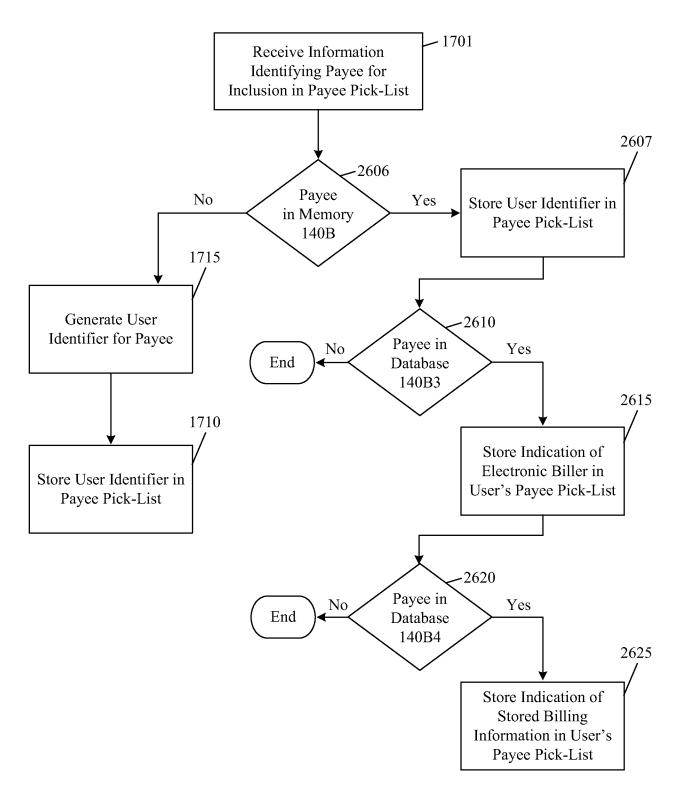


FIG. 26

2710	Users	A, B, H	B, C	В	В, Е	В		₩u
2715	Payee Phone Number	(555) 555-0000	(555) 555-5568	00200-1256 (555) 555-7896	(555) 555-0004	(555) 555-4444		n
2714	Zip Code	11112-2222	00000-00001	00200-1256	6868-02900	002588-4444		u ^
2713	State	C0	CA	OR	TX	KY		n
2712 27	City	Bridgeport	Central City	Townson	Dallas	Topeka		ņ
2711	Street Address	1216 Morning Glory	1311 1st Street	748 Elm Place	7868 Business Rd.	55 Hurst		u ^
2701	Payee Identifier	Payee 1	Payee 2	Payee 3	Payee 4	Payee 5		n n

FIG. 27

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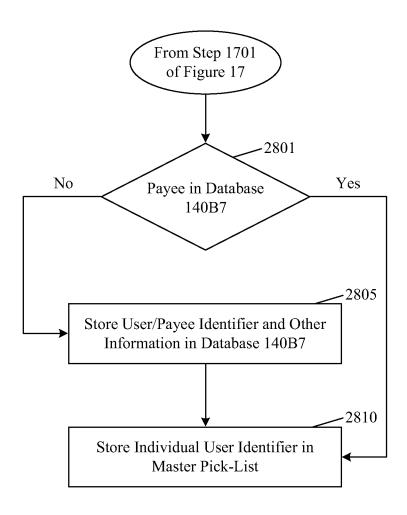


FIG. 28

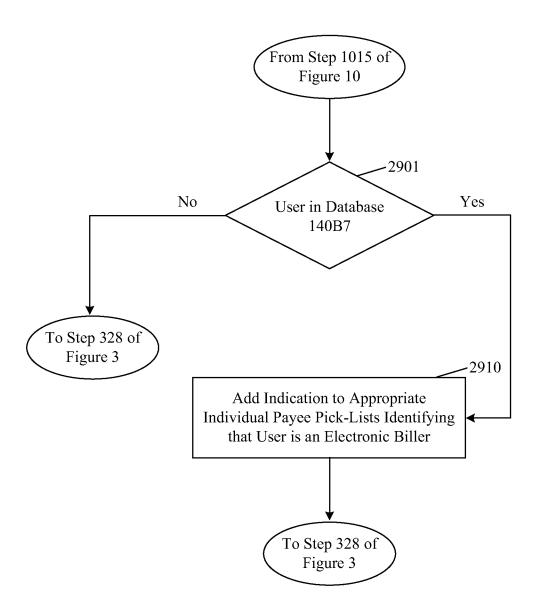


FIG. 29

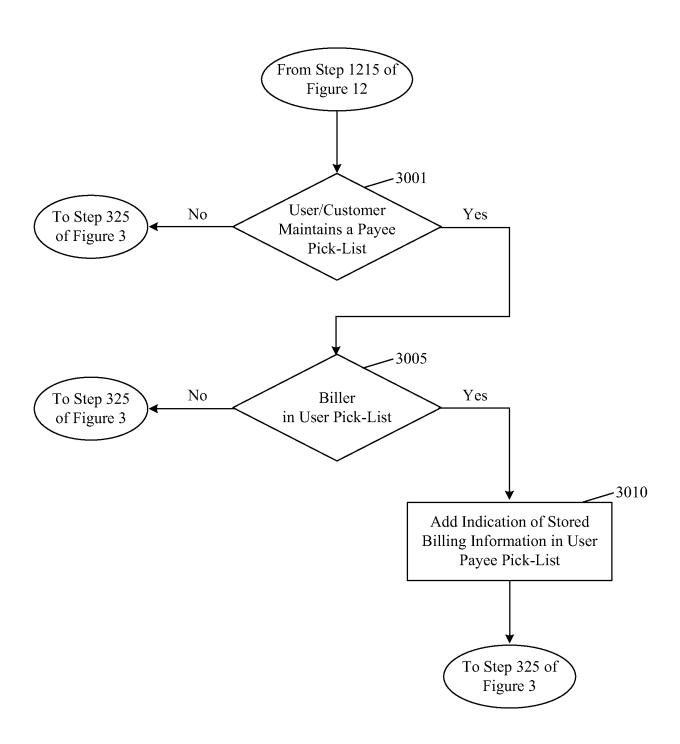


FIG. 30

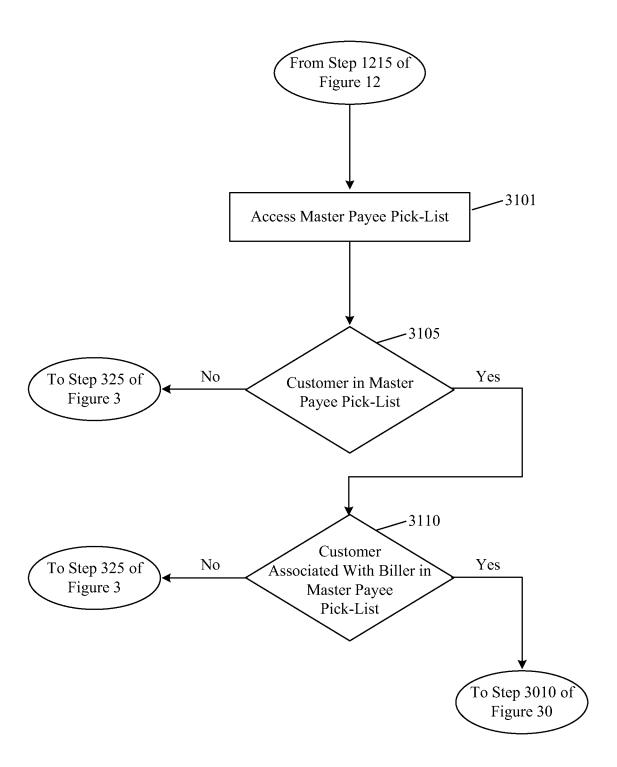


FIG. 31

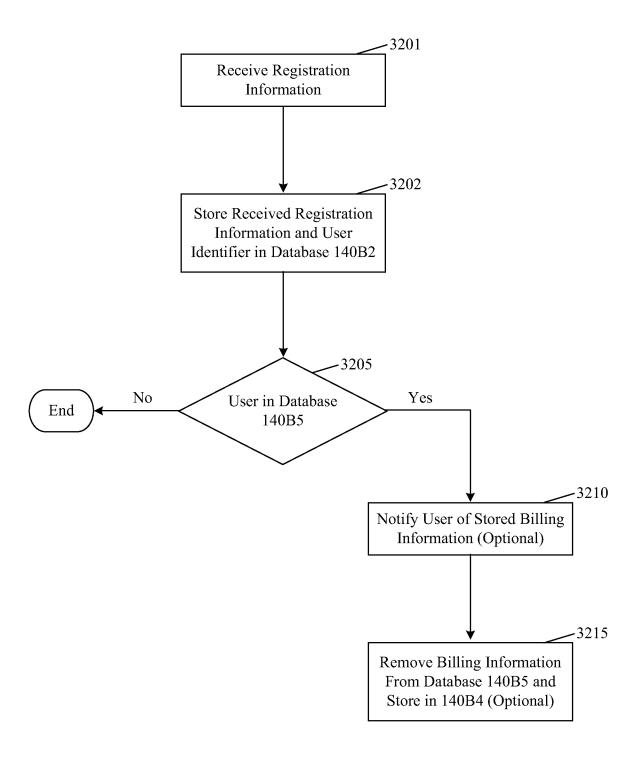


FIG. 32